

I am a Dead Beat! And proud of it! According "2020" program, any one who pays off their credit cards in full, each month, is referred to as a dead beat by the credit card companies.

I'm Marcia Hollandsworth a strong supporter of the Extension Educational Programs.

2020 pointed out that we must address this credit card debt, as it too is a threat to our National Security. Dr. Marsha Goetting, reported this month that the average balance on credit cards was nine thousand dollars. Senior Citizens, not able to cover medical expenses, are now using credit cards making them the fastest growing segment in our society with an average credit card debt of four thousand dollars. She, along with others, developed an award winning program, "Get Smart about Credit". She has reached over 2600 Montanans' in the last two years and this year her goal is to take it into our high schools.

Dr. Goetting's most popular class is on Estate Planning, reaching 800 Montanans' this year alone. Over the years, Harvey and I have attended many; learning one has to ask those hard questions. What do I want in my retiring years and what do I want to happen with my property upon passing. Complimented by attorneys and financial planners about how well we have planned our future is attributed to the classes we have attended. You are armed with the information and questions needed to address your situation prior to meeting with your lawyer. This year she will update all that material.

I attended a listening session on the Farm Bill with Senator Max Baucus. He asked what is the biggest expense item, in your family budget. Medical Insurance and medical expense, was the answer. The question Dr. Goetting gets asked the most, is about the Montana Medical Care Savings Accounts (MSAs). She has written a Mont Guide addressing this subject.

Dr. Marsha Goetting is the Extension Family Economics Specialist at Montana State University. She is passionate about what she does and has written top notch educational programs. She has won several National Awards which is a testimony of her excellence. These programs help all Montanans avoid financial problems or resolve mistakes made.

Dr. Phyllis Denney and Dr. Lynn Paul, both Nutrition Educational Specialists, with MSU Extension address obesity, nutrition, and food safety. Both have written award winning programs which attests to their creditability. Both have passion for what they do, making them some of the best in their field and a benefit to Montanans.

Almost twenty percent of all Montana's children live in poverty. Dr. Phyllis Dennee, develops educational material to address Montana's limited resource families who struggle to purchase and prepare food for their families in a nutritious manner with the money, food stamps, or other food resources they have available. Dr. Dennee works with EFNEP, Expanded Food and Nutrition Education Program and FSNE, Montana Food Stamp Nutrition Education in educating thousands of Montanans.

Dr. Lynn Paul developed a program "Food Safety Works" targeted for 4-Hers and high school students. After completing the class, students working in restaurants can expect a fifty cent raise and usually a promotion. Along that same theme she developed an award winning video working with the Native Americans, in their culture, involving all the reservations in Montana, to address food safety at the pow-pows. That is no small feat and what is even more important is 100 percent of the Montana Reservations are using video with over 700 pow -wow food service vendors!

Many Montanans face high blood pressure, high cholesterol, obesity, or osterpriosous. Dr. Paul developed a program "Steps to a New You". This program stimulates thought about ones own body image, realizing the media body image is computer enhanced and very few have that perfect image. Research has shown poor body image, especially in teens, can lead to eating disorders or obesity, depression, and low self esteem. This program addresses how exercise and good nutrition is critical to a healthy life style, for everyone. This year she is taking it into our high schools.

Dr. Paul along with many other specialists developed an award winning program to address the needs of families afflicted with Alzheimer's. Those from Montana were Dr. Lynn Paul; nutritional needs, Dr. Michael Vogel; housing issues, Dr. Sandy Bailey; the emotional side of illness for the patient and care taker and Dr. Marsha Goetting, the financial problems.

Methamphetamine abuse and Alzheimer's have caused serious interruptions in peoples lives across Montana. Extension specialists and field agents work together and team with other groups, combining expertise and resources to deliver broad-based solutions that make an impact.

There is an old adage; if you give them a fish you will feed them a day. If you teach them to fish they will eat forever. Extension teaches people to fish!

We thank you for your support in the past and we ask for continued support in addressing Montana's problems.



1) Northeastern Montana

Alzheimer's Program

The Northeastern Montana Alzheimer's program received the National and Western Florence Hall Awards at the 2006 National Extension Association of Family and Consumer Sciences Conference. Collaborators included Extension agents Ardis Oelkers, Bobbie Roos, Debbie Donovan, Judy Johnson, Shelia Fredrich, Tara Andrews and specialists Michael Vogel, Lynn Paul, Sandy Bailey and Marsha Goetting. The series of programs focused on family interactions and caregiver stress, food and nutrition, financial planning, legal issues and housing.

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Program results:

- 29% planned to explore alternatives for handling the financial affairs.
- 37% planned to explore legal guardianship or conservatorship.
- 61% caregivers at home planned to use the housing checklist for home modifications.
- 60% indicated they better understand the food/nutritional needs of patients.
- 31% indicated they would try one practical tip for improving the food intake.
- 82% indicated they would try one stress reduction technique learned within two weeks.
- 69% caregivers at home plan to find respite care at least once in the next month.

2) Integrated programs respond to needs

Challenges don't always come with clear borders, and neither should solutions. A single issue, Methamphetamine abuse, for example, may have multiple impacts within a community that require a strategic, coordinated response. To address complex community concerns, Extension specialists and field agents work together and team with other groups, combining expertise and resources to deliver broad-based solutions that make an impact. The Northeastern Alzheimer's Program and Meth Education Initiative are two dramatic examples of programs that blend educational resources across disciplines.



EXTENSION

Estate Planning

Montana farm and ranch families have become more informed about the process for effectively transferring their farm and ranches to future generations through the educational efforts of a four-way partnership among Montana State University Extension, Montana Grain Growers Association, Mountain States Beet Growers, and the Western Center for Risk Management Education. Face-to-face seminars and a video conference on estate planning were presented by Marsha Goetting, MSU Family Economics Specialist to over 800 Montanans. Over 80 percent of the seminar and conference participants discussed estate planning with family members after the meetings. Over 60 percent participants indicated that they discovered Montana law would not distribute property the way they desired. Participants also took other actions towards completing an estate plan:

- 19 percent reviewed their property titles and made changes
- 21 percent reviewed their wills and made changes
- 17 percent started a gifting program
- 19 percent made a list of tangible personal property
- 26 percent reviewed their need for life insurance.

Get Smart About Credit

MSU Extension's Get Smart About Credit program reached over 2,560 Montanans during 2005 and 2006. The program received the Western Regional Financial Management Award from the National Association of Family and Consumer Sciences. The evaluation revealed that participants were inspired to take actions to improve their debt situation:

- 40 percent decided to cut up one or more of their credit cards.
- 47 percent decided to boost their monthly minimum payments to three percent.
- 43 percent decided to double the amount of their monthly minimum payment.
- 57 percent decided to not charge any more on their credit cards until at least one is paid off.
- 9 percent decided to get another job so they could pay off their credit cards sooner.
- 14 percent contacted their local bank for further information.
- 11 percent contacted their local credit union for further information.
- 14 percent contacted their County Extension Office for further information.

Marsha here is the Web Site for the **Montana Medical Care Savings Account MontGuide**

<http://www.montana.edu/wwwpb/pubs/mt9817.pdf>

Marsha A. Goetting, Ph.D., CFP®, CFCS

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EXTENSION

Celebrating Safe Food at Pow Wows

Celebrating Safe Food at Pow Wows, food safety training video for Native American communities, received the Western Region Food Safety Award, at the 2006 National Extension Association of Family and Consumer Sciences Conference. Dr. Lynn Paul, presented posters on this program at 3 national conferences. This program is a cooperative effort between Montana's seven tribal communities and Montana State University-Bozeman Extension.

- 100% of Montana reservations utilized the food safety video with over 700 pow wow food service vendors.
- Montana sanitarians and food safety educators speak highly of its realistic and culturally appropriate information.
- Quotes from food safety educators include: *"It is an excellent video, very true to Pow Wow settings;"*
- When food safety vendor participants were asked what changes they plan to make when preparing or serving food, they responded: "Watching my time and food temperatures" and "Observe my workers more when they are preparing food."
- When food safety vendor participants were asked what new information or skills they learned responded: "That you need to keep hot foods hot and cold foods cold," "How to prepare food without passing bacteria to other foods (cross-contamination)," and "hand-washing for 20 seconds."
- 20% increase in food safety knowledge test scores were documented by a class with 28 participants with average scores increasing from 715 to 91%.
- 100% of 60 participants either strongly agreed or agreed with the statement "I have ore skills in preparing and serving food safely to prevent the risk of illness (57% strongly agreeing and 43% agreeing).
- 98% of 59 participants either strongly agreed or agreed with the statement "I feel more confident that my commitment to serving safe food will result in more profit through repeat customers" (51% strongly agreeing and 47% agreeing).
- 91% of 61 participants either strongly agreed or agreed with the statement "I will better train others working at my stand about the importance and methods of serving food safely (57% strongly agreeing and 34% agreeing).
- Other program impacts include:
- Food safety educators/regulators have utilized the video for food safety education targeted to reservation catering businesses throughout the year.
- Food safety educators/regulators have shown the video to tribal councils as a spring board for relevant food safety discussions, such as the need to update food safety regulations and policies.
- Maxine Hillary, M.A., Program Specialist, USDA/FSIS, Strategic Initiatives, Partnerships and Outreach Staff reported she "has shown the Pow Wow video at several events, including the Society of American Indians in Government Conference in Anchorage, AK in August and our recent Department meeting of all staff who service Indian Country. It is a big hit."

Special Events

"Beauty as a Relative Concept", art exhibit and presentation, by artist Larry Kirkwood was held on the MSU campus, October 16, 2006. Kirkwood's body castings of real people are intended to demonstrate the intrinsic beauty of the human figure and help dispel poor body image. Dr. Lynn Paul, Extension Food and Nutrition Specialist, sponsored this event as an on-going effort to improve fitness levels through research-based strategies, such as improvement of body image.

Impacts from the individuals participating in the special event included:

- I stopped looking at people as a size, and look at them as "people."
- It made me ...want to take care of my own body.
- That everyone is beautiful, it's not about one's face, it's on the inside too.

When students were asked how participating in the "Beauty as a Relative Concept" will impact how they deal with people in the future as professionals:

- It will make me more open to different body types. I'm in physical therapy and it helped me stop judging myself and others, which will be good for the future.
- I will be able to relate more to the person instead of just viewing them as "patients" and sizes.



Expanded Food and Nutrition Education Program

Montana Expanded Food and Nutrition Education Program (EFNEP)
<http://montana.edu/nep>

Montana's limited resource families struggle to purchase and prepare food for their families in a nutritious manner with the money, food stamps, or other food resources they have available. Almost 20% of all Montana children live in poverty, and food security is a problem for many of these children and their families. Working low income families often lack the time, knowledge and skill to prepare and serve family meals which are tasty, low-cost and healthful.

In FY2006, Montana EFNEP staff in Missoula County, Silver Bow County, Yellowstone County, and Fort Belknap Reservation taught a series of lessons to over 410 adult family members to help them stretch their food dollars to feed their families in a nutritious manner. EFNEP agents and paraprofessionals have also reached over 1026 low income youth in Title I schools and out-of-school programs between the ages of 5 and 17 with lessons about healthier, low cost food choices, addressing child obesity in an effective, collaborative way. EFNEP staff (Extension professionals and paraprofessional nutrition assistants) work in close partnership with many community organizations to reach and teach those families in need of food resource management skills, food safety information, and practical nutrition education.

Impact:

- Both the adult participants of EFNEP and the youth participants show consistent positive behavior changes in choosing more nutritionally sound diets and managing food budgets.
- More than 88% of the EFNEP graduates improved their diets, notably with an increase in fruit and dairy consumption.
- Participants made strides in food resource management with 63% making positive changes in family food management (i.e., plan meals, compare prices, use a grocery list).
- An EFNEP cost/benefit study in 6 states, including Montana, found that for every dollar invested in EFNEP programming, \$8.82 in future health care savings resulted. These savings are a huge positive impact for Montana.
- Follow-up with EFNEP graduates reveals that long term impacts also are a result of the program, such as increased confidence in the ability to manage resources, sustained weight loss, and even increased job opportunities.
- Extension's EFNEP has been available to Montanans for 38 years!

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**Montana Food Stamp
Nutrition Education (FSNE)**
<http://montana.edu/nep>

EXTENSION

The Montana Food Stamp Nutrition Education (FSNE) program provides educational programs for families and individuals who are eligible for food stamps. In FY2006 in 20 counties and six reservations, paraprofessionals (nutrition assistants) and FSNE Agents provided adults and children a series of lessons or demonstrations with practical information and skill-building tips for choosing better foods, food preparation, and food safety practices. FSNE partners with numerous community agencies and organizations to optimize effective programming.

Impacts:

- Over **5,221** Montana adults (including senior citizens and adults with developmental disabilities) were taught by FSNE in FY06. Some participants completed a series of lessons, while some participated in one or more lessons focused on improving food skills. An additional **18,600** indirect contacts were made by the program offering Montanans information through newsletters and displays.
- Adults who completed the lesson series reported that they improved one or more food resource management practices (71%), improved nutrition practices (for example, 61% reported an increase in vegetable and/or fruit consumption), as well as food safety practices (42%).
- FSNE staff taught a series of six classes in Title I schools in 11 counties and 3 reservations to first, third and fifth grade children. **1248** Montana children learned how to make better food choices and increase physical activity. Children in out of school programs in 13 counties and two reservations also were taught a series of nutrition education lessons by FSNE staff.
- Evaluations for the children showed increased knowledge and positive behavior change in each item of the survey tool. Children reported eating more fruits and vegetables, washing their hands more often, choosing healthy snacks, and being more physically active. Teacher surveys and parent input verified the changes.

Awards: In FY2006, two FSNE Nutrition Assistants were recognized for their excellent work serving low income Montanans with the Montana Food and Nutrition Council awards presented by Lieutenant Governor John Bohlinger.

Funding Sources:

Federal Food Stamp Program nutrition education funds are made available through a contract with the Montana Department of Public Health and Human Services. MSU, MSU Extension and other county and state organizations provide in kind support to match the federal funds.

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